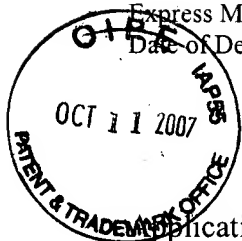


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AF/3693

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Date of Deposit: October 11, 2007

Attorney Docket No. 21822-005C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/930,313 Confirmation No. 3530
Applicant : Samuel W. Lessin
Filed : August 15, 2001
TC/A.U. : 3693
Examiner : Greimel, Jocelyn
For : METHODS AND APPARATUSES FOR AN ONLINE
PERSONAL FUNDING MARKETPLACE

MAIL STOP: AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Transmitted herewith for filing in the present application are the following documents:

1. Response under 37 C.F.R. 1.116 (10 pgs.); and
2. a Return Postcard

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/935-3000, New York, NY. A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

Date: October 11, 2007

Brian P. Hopkins, Reg. No. 42,669
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AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

Dear Sir:

In response to the Final Office Action dated March 22, 2007, Applicant presents the following:

A **Listing of the Claims** begins on page 2 of this paper.

The **Remarks** begins on page 5 of this paper.

The **Conclusion** begins on page 10 of this paper.